

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re:

FREDERICK H. WILHELM, JR.  
ANGELA M. WILHELM  
Debtor(s)

Case No.: 1-17-00068-HWV  
Chapter 13

**NOTICE OF FINAL CURE PAYMENT**

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Pursuant to the Fed. Bankr. Rule 3002.1(f), the Trustee gives Notice that the amount required to cure the pre-petition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	M & T BANK
Court Claim Number:	13
Last Four of Loan Number:	4998/PRE ARREARS/1110 PATH VALLEY RD
Property Address if applicable:	1110 PATH VALLEY ROAD, , FORT LOUDON, PA17224

**PART 2: CURE AMOUNT**

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**TOTAL CURE DISBURSEMENT MADE BY THE TRUSTEE**

a. Allowed prepetition arrearages:	\$32,102.90
b. Prepetition arrearages paid by the Trustee:	\$32,102.90
c. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c):	\$0.00
d. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c) and paid by the Trustee:	\$0.00
e. Allowed postpetition arrearage:	\$6,715.98
f. Postpetition arrearages paid by the Trustee:	\$6,715.98
g. Total b, d, f:	\$38,818.88

**PART 3: POST PETITION MORTGAGE PAYMENT**

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Mortgage is paid thru the plan by the Trustee conduit.

Current Monthly Mortgage Payment: \$640.00

Next postpetition payment due: MAR 22

If known, Principal Balance Outstanding: UNKNOWN

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Within 21 days of the service of this Notice, the creditor must file and serve same on debtor, debtor's counsel and trustee, pursuant to Fed. Bankr. Rule 3002.1(g), a statement indicating whether it agrees that the debtor has paid in full the amount required to cure the default, has paid all outstanding post-petition fees, costs or escrow amounts due, and whether, consistent with §1322(b)(5) of the Bankruptcy Code, the debtor is current on all post-petition payments as of the date of this Notice or be subject to further action of the court including possible sanctions.

To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this Notice sent to the Debtor and Creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: October 24, 2022

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: info@pamd13trustee.com

Creditor Name: M & T BANK

Court Claim Number: 13

CLM #	CHECK #	DATE	PRIN PAID	INT PAID	TOTAL DISB
5200	1185987	05/15/2018	\$334.82	\$0.00	\$334.82
5200	1190064	08/09/2018	\$897.50	\$0.00	\$897.50
5200	1192700	10/10/2018	\$2,324.23	\$0.00	\$2324.23
5200	1196840	01/10/2019	\$894.44	\$0.00	\$894.44
5200	1198006	02/07/2019	\$701.35	\$0.00	\$701.35
5200	1199234	03/12/2019	\$1,306.18	\$0.00	\$1306.18
5200	1201929	05/09/2019	\$797.89	\$0.00	\$797.89
5200	1203232	06/06/2019	\$1,608.58	\$0.00	\$1608.58
5200	1205991	08/07/2019	\$1,402.72	\$0.00	\$1402.72
5200	1208656	10/10/2019	\$1,833.75	\$0.00	\$1833.75
5200	1211103	12/12/2019	\$2,014.02	\$0.00	\$2014.02
5200	1215141	03/12/2020	\$2,717.99	\$0.00	\$2717.99
5200	1222599	10/15/2020	\$248.73	\$0.00	\$248.73
5200	1223438	11/03/2020	\$1,292.61	\$0.00	\$1292.61
5200	1224362	12/10/2020	\$803.02	\$0.00	\$803.02
5200	1227174	02/17/2021	\$1,483.65	\$0.00	\$1483.65
5200	2000573	05/18/2021	\$1,470.26	\$0.00	\$1470.26
5200	2002565	07/14/2021	\$169.58	\$0.00	\$169.58
5200	2003627	08/18/2021	\$1,096.24	\$0.00	\$1096.24
5200	2004644	09/14/2021	\$843.37	\$0.00	\$843.37
5200	2005682	10/14/2021	\$590.51	\$0.00	\$590.51
5200	2006715	11/16/2021	\$807.07	\$0.00	\$807.07
5200	2007741	12/15/2021	\$561.47	\$0.00	\$561.47
5200	2008751	01/19/2022	\$807.06	\$0.00	\$807.06
5200	2009742	02/16/2022	\$561.46	\$0.00	\$561.46
5200	2010716	03/16/2022	\$982.40	\$0.00	\$982.40
5200	2011735	04/12/2022	\$1,227.99	\$0.00	\$1227.99
5200	2012805	05/17/2022	\$982.40	\$0.00	\$982.40
5200	2014809	07/13/2022	\$1,227.99	\$0.00	\$1227.99
5200	2017944	10/18/2022	\$113.62	\$0.00	\$113.62

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CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on October 24, 2022, I served a copy of this Notice of Final Cure and History of Payments made on the following parties by 1<sup>st</sup> Class mail, from Hummelstown, PA unless served electronically.

HANNAH HERMAN-SNYDER  
183 LINCOLN WAY EAST  
CHAMBERSBURG PA, 17201-

SERVED ELECTRONICALLY

M&T BANK  
PO BOX 840  
BUFFALO, NY, 14240

SERVED BY 1<sup>ST</sup> CLASS MAIL

FREDERICK H. WILHELM, JR.  
ANGELA M. WILHELM  
1110 PATH VALLEY ROAD  
FORT LOUDON, PA 17224

SERVED BY 1<sup>ST</sup> CLASS MAIL

I certify under penalty of perjury that the foregoing is true and correct.

Date: October 24, 2022

/s/ Liz Joyce  
for Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: info@pamd13trustee.com